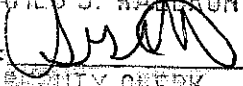


U.S. BANKRUPTCY COURT
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
15 MAY -4 AM 10:17

In Re:

Gianna S. Sweet

JAMES J. WALIRON
BY: 
DEPUTY CLERK

Case No. 15-14897-MBK

Chapter 7

Judge Michael B. Kaplan

**CERTIFICATION OF NONCOMPLIANCE WITH 11 U.S.C. § 109(h)(1) AND
REQUEST FOR EXEMPTION**

Under penalty of perjury, I certify and attest to the following:

I (referred to as the "Undersigned") am the debtor in the above styled bankruptcy action filed on March 20, 2015 ("Petition Date"). Within the one-hundred eighty (180) days prior to the Petition Date, Undersigned did not receive the credit counseling required by 11 U.S.C. § 109(h)(1).

Undersigned certifies that exigent circumstances exist to waive the pre-petition credit counseling requirement. These exigent circumstances are described in detail as follows: Undersigned began taking her two-part credit counseling course on or about January 21, 2015. Undersigned completed Part 1 of the Course with 123 Credit Counselors, Inc. on or about January 23, 2015. A creditor scheduled asset depositions for March 25, 2015 and April 17, 2015. In the short time period prior to the depositions, Undersigned worked to quickly accumulate the documents necessary to prepare and file the Petition. Although Undersigned had requested credit counseling services, she did not complete Part 2 of the Course with 123 Credit Counselors, Inc. until April 3, 2015. A copy of Undersigned's completed Certificate of Counseling is attached hereto.

Undersigned also certifies that, prior to the Petition Date, Undersigned requested credit counseling services from an approved nonprofit budget and credit counseling agency, known as 123 Credit Counselors, Inc., 701 NW 62nd Avenue, Miami, Florida 33126; (305) 269-9201; www.a123cc.org. Undersigned made a request for credit counseling services from this credit counseling agency on January 23, 2015, but was unable to obtain the Course 2 credit counseling services offered by this credit counseling agency within the five day period beginning on that date due to work and home commitments. In addition to the stresses imposed by creditors' litigation and collection efforts, Undersigned was coping with the competing demands of work and family. Undersigned is the mother of five (5) dependent children who reside with her. Undersigned's husband was also unemployed during all relevant times mentioned herein.

Undersigned requests that the Court order an exemption under 11 U.S.C. § 109(h)(3) and allow Undersigned additional time to obtain the required credit counseling. If the Court allows


additional time to obtain credit counseling. Undersigned agrees to resubmit or reobtain the credit counseling required by 11 U.S.C. § 109(h)(1) and file with the Court a certificate from an approved nonprofit budget and credit counseling agency that Undersigned has completed the required credit counseling. Undersigned agrees to obtain the required credit counseling and file the required certificate within thirty (30) days from the Petition Date or by such other time as the Court may order, which may be shorter than thirty (30) days from the Petition Date.

Undersigned agrees and understands that failure to comply with any order of the Court made pursuant to this request may result in this case being dismissed with prejudice, as to any Chapter under Title 11, for a period of one-hundred eighty (180) days.

UNDERSIGNED CERTIFIES TO THE TRUTHFULNESS AND ACCURACY OF THE REPRESENTATIONS MADE HEREIN.

Dated: _____

5/4/2015



Gianna S. Sweet,
Debtor

Certificate Number: 02645-NJ-CC-025302922



02645-NJ-CC-025302922

CERTIFICATE OF COUNSELING

I CERTIFY that on April 3, 2015, at 11:52 o'clock AM EDT, Gianna S Sweet received from 123 Credit Counselors, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 3, 2015

By: /s/Cary Hernandez

Name: Cary Hernandez

Title: Certified Credit Counselor

15 APR 10 PM 12:00
JANET L. DRON
U.S. BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).